

Certificate Number: 12433-NJ-DE-032668688

Bankruptcy Case Number: 19-16775



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 14, 2019, at 1:16 o'clock PM EDT, Sandra Gay Waite completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 14, 2019 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher